

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: WOJCIECH ZALOG § Case No.: 08-30305
JOLANTA KOWALIK §
§
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§
§
Debtor(s) §

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/06/2008.
- 2) This case was confirmed on 02/04/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/04/2009, 02/04/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/03/2009, 02/23/2010, 03/29/2011, 08/03/2011, 11/09/2011, 02/09/2012.
- 5) The case was completed on 04/03/2012.
- 6) Number of months from filing to the last payment: 41
- 7) Number of months case was pending: 46
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 14,600.00
- 10) Amount of unsecured claims discharged without payment \$ 290,694.22
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 51,853.53
Less amount refunded to debtor	\$.00
NET RECEIPTS	\$ 51,853.53

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 3,424.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 3,039.83
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION \$ 6,463.83

Attorney fees paid and disclosed by debtor	\$ 76.00
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Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
JPMORGAN CHASE BANK	SECURED	315,000.00	302,360.10	.00	.00	.00
JPMORGAN CHASE BANK	SECURED	19,000.00	21,084.68	21,234.68	21,234.68	.00
PRA RECEIVABLES MANA	UNSECURED	NA	10,948.92	10,948.92	1,094.88	.00
CHASE HOME FINANCE L	OTHER	.00	NA	NA	.00	.00
INTERNAL REVENUE SER	PRIORITY	24,000.00	18,123.03	18,123.03	18,123.03	.00
ECAST SETTLEMENT COR	UNSECURED	4,783.28	4,783.28	4,783.28	478.33	.00
FIA CARD SERV/BANK O	UNSECURED	5,610.19	5,805.83	5,805.83	580.58	.00
BANK OF AMERICA	OTHER	.00	NA	NA	.00	.00
FIA CARD SERV/BANK O	UNSECURED	3,019.07	3,019.07	3,019.07	301.91	.00
BANK OF AMERICA HAWA	OTHER	.00	NA	NA	.00	.00
BENEFICIAL HSBC	UNSECURED	3,572.03	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	1,991.66	2,115.81	2,115.81	211.58	.00
JPMORGAN CHASE BANK	UNSECURED	29,000.00	NA	NA	.00	.00
CHASE HOME FINANCE L	OTHER	.00	NA	NA	.00	.00
CHASE HOME FINANCE	OTHER	.00	NA	NA	.00	.00
CITIBANK	UNSECURED	10,948.92	NA	NA	.00	.00
CITI CARDS	OTHER	.00	NA	NA	.00	.00
HOUSEHOLD FINANCE CO	UNSECURED	7,885.11	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	1,929.54	1,929.54	1,929.54	192.95	.00
HSBC GM	OTHER	.00	NA	NA	.00	.00
MARIA JANA	UNSECURED	65,000.00	NA	NA	.00	.00
PIOTR MARSZALEK	UNSECURED	120,000.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	6,088.29	6,088.29	6,088.29	608.83	.00

<u>Scheduled Creditors:</u>						
<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
PRA RECEIVABLES MANA	UNSECURED	NA	121.62	121.62	12.16	.00
INTERNAL REVENUE SER	UNSECURED	NA	25,507.79	25,507.79	2,550.77	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	21,234.68	21,234.68	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	.00	.00	.00
TOTAL SECURED:	<u>21,234.68</u>	<u>21,234.68</u>	<u>.00</u>
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>18,123.03</u>	<u>18,123.03</u>	<u>.00</u>
TOTAL PRIORITY:	<u>18,123.03</u>	<u>18,123.03</u>	<u>.00</u>
GENERAL UNSECURED PAYMENTS:	60,320.15	6,031.99	.00

Disbursements:

Expenses of Administration	\$ 6,463.83
Disbursements to Creditors	\$ 45,389.70

TOTAL DISBURSEMENTS: \$ 51,853.53

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/04/2012

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.